AND IT IS AGREED, that in the event of the property hereby mortgaged is advertised for sale, under the powers herein granted, and it is thereafter desired to redeem said Mortgage prior to the day of sale, there shall then be paid, as a condition of said right of redemption, at such time, not only themortgage debt and interest, but also all costs and expenses properly incurred including a counsel fee, as above stated, and one-half the commissions usually allowed trustees making sale of real estate in equity.

AND IT IS AGREED, that upon any default in any agreement, covenant or condition of this Mortgage, the said Mortgagee, its successors or assigns, shall be entitled, wothout notice to the said Mortgagors, their heirs, personal representatives or assigns, to the immediate appointment of a receiver for the property hereby mortgaged, without regard to the adequacy or inadequacy of the property as security for the mortgage debt, and upon such default, whether or not a receiver be appointed, the rents and profits of the said property are hereby assigned to the said Mortgagee, its successors and assigns, as additional security.

AND IT IS AGREED, that the said parties of the first part their heirs, personal representatives and assigns, shall have the privilage of prepaying the mortgage debt, hereby secured, with all interest and other charges, and obtaining a release of this mortgage at any time before maturity hereof, and before default hereunder, upon paying to of the entire Mortgage debt, interest and otherncharges to the date of such prepayment, together with a bonus of one per cent, on the entire amount due as aforesaid, as a condition of the exercise of this provilage.

and the said parties of the first part for themselves? Their heirs? Personal representatives and assigns, to further covenant to insure, and pending the existance of this Mortgage, to keep insured in some good company, satisfactory to the said Mortgagee, its successors and assigns, the improvements on the hereby nortgaged land to the amount of at least Twenty-eight hundred and ten dollars, and to cause to policy to be effected thereon, to be so framed or endorsed as i in case of fire, to inure to the behefoe of the said Mortgagee, its successors or assigns, to the extent of their lien or claim hereunder, and to deliver said policy to the said Mortgagee, its successors or assigns; that they will pay the premiums of insurance as they become due and payable.

AND IT IS AGREED, that the said Mortgagee, its successors and assigns, may deduct from the payments made to it or them under this mortgage, an amount of money sufficient to pay the contri ibutions sufficient to secure such an amount of insurance upon the life of the said Roger E. Sigafoose under the natural death feature of the Relief Department of The Baltimore and Ohio Railroad Company, as will equal the amount due from the said parties of the first part to the said Mortgagee at any time, which insurance the said parties of the first part have agreed with the said Mortgagee to maintain for its security in the manner set out in the agreement providing for the maintenance of said insurance, by providing that this Mortgage shall, in the event of the death of Roger E.Gigafoose be purchased by his beneficiary by the use of the death benefits and be held by the purchaser as security. The said Mortgagee, its successors or assigns, may also if it so elects deduct from said payments, from time to time, such sums of money as may be necessary to pay all taxes, ground rent, liens, public dues or other charges against said property, and also to pay any fire insirance oremiums which must be paid to maintain the said amount of insurance on the property. If the amount of said payments in the hands of the said Mortgagee, its successors, or assigns, shall not be sufficient, at any time, to pay the taxes, ground rent, liens or other charges against said property, or insurance premiums, duel, the said Mortgagee, its successors or assigns, may advance a suffifeient amount to pay all such charges or premiums, if it so desires, and the amount so advanced with interest, shall be a lien or charge upon said property and must be paid by the said parties of thee first part their heirs, personal representatives and assigns, as part of the principal sum of this Mortgage.

AND WHEREAS, it is the object of the Mortgagee herein to give the advantages of loans only to persons in the employ of The Caltimore and OhiomRailroad Company, it is, therefore, agreed by